

FIG. 1

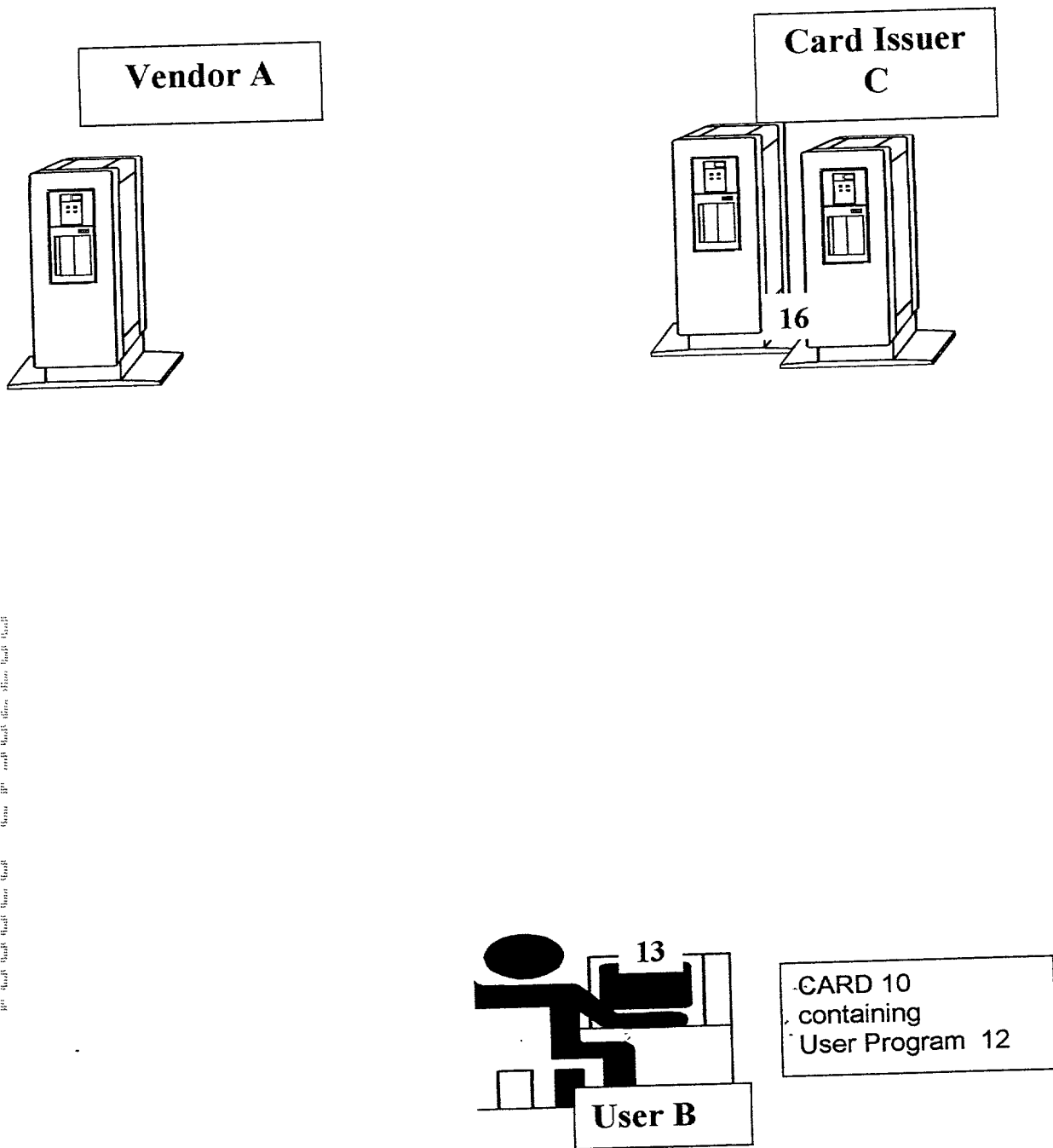


Fig. 1

ENCRYPTED CYBERCOUPON METHOD

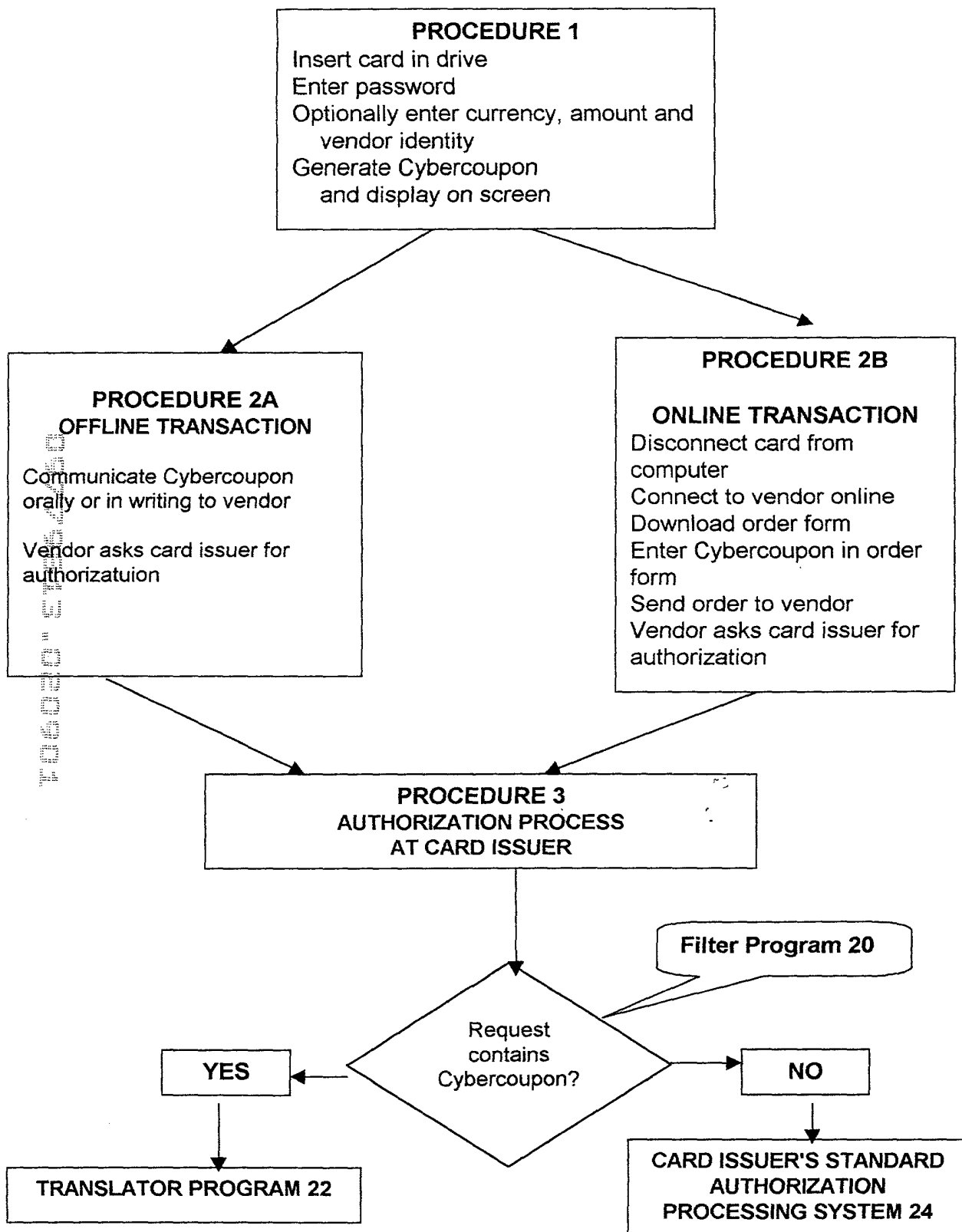


Fig. 2

ENCRYPTED CYBERCOUPON METHOD PROCESSING A REQUEST FOR AUTHORIZATION OF A TRANSACTION BY TRANSLATOR PROGRAM

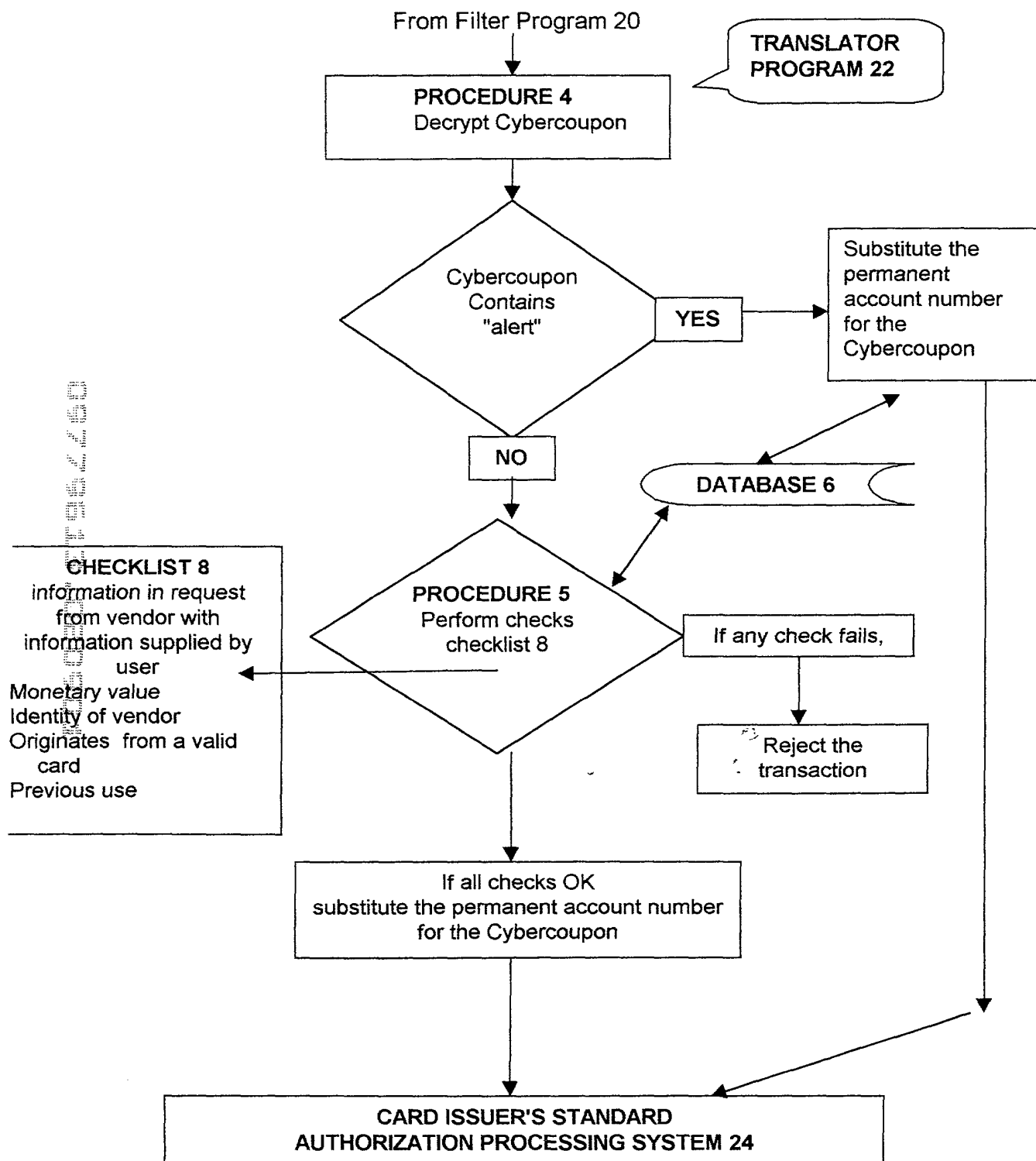


Fig 3.

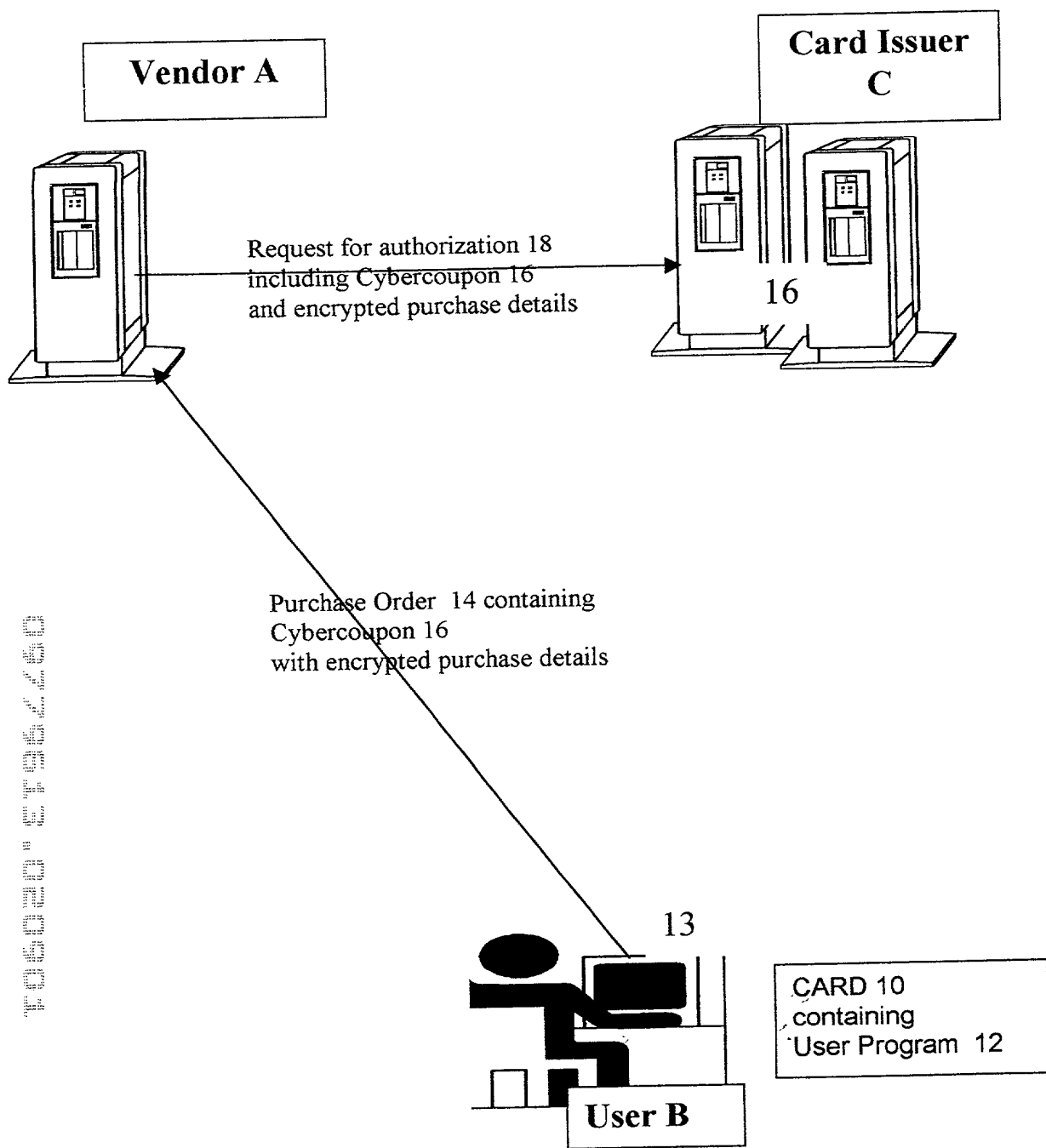


Fig. 4

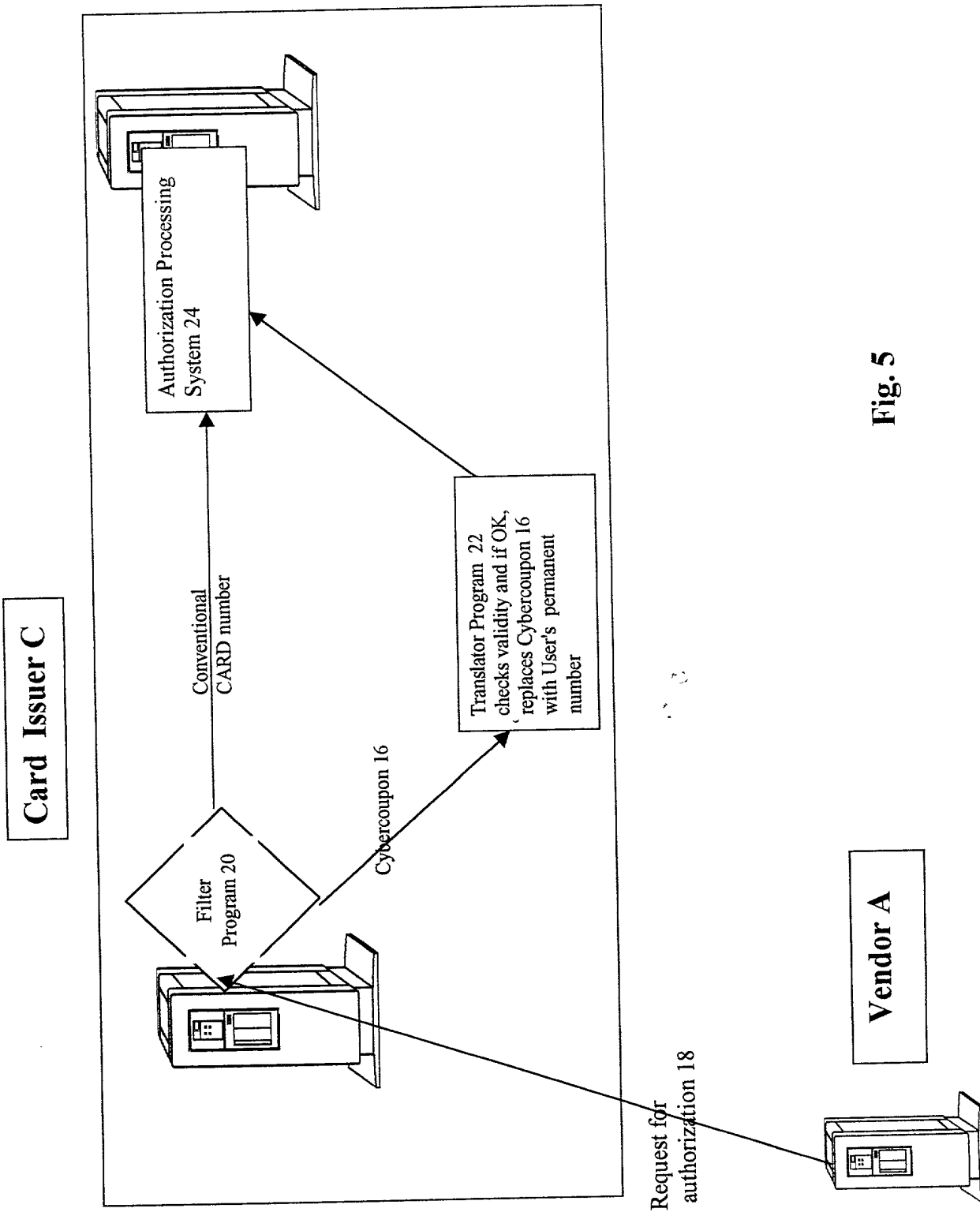


Fig. 5

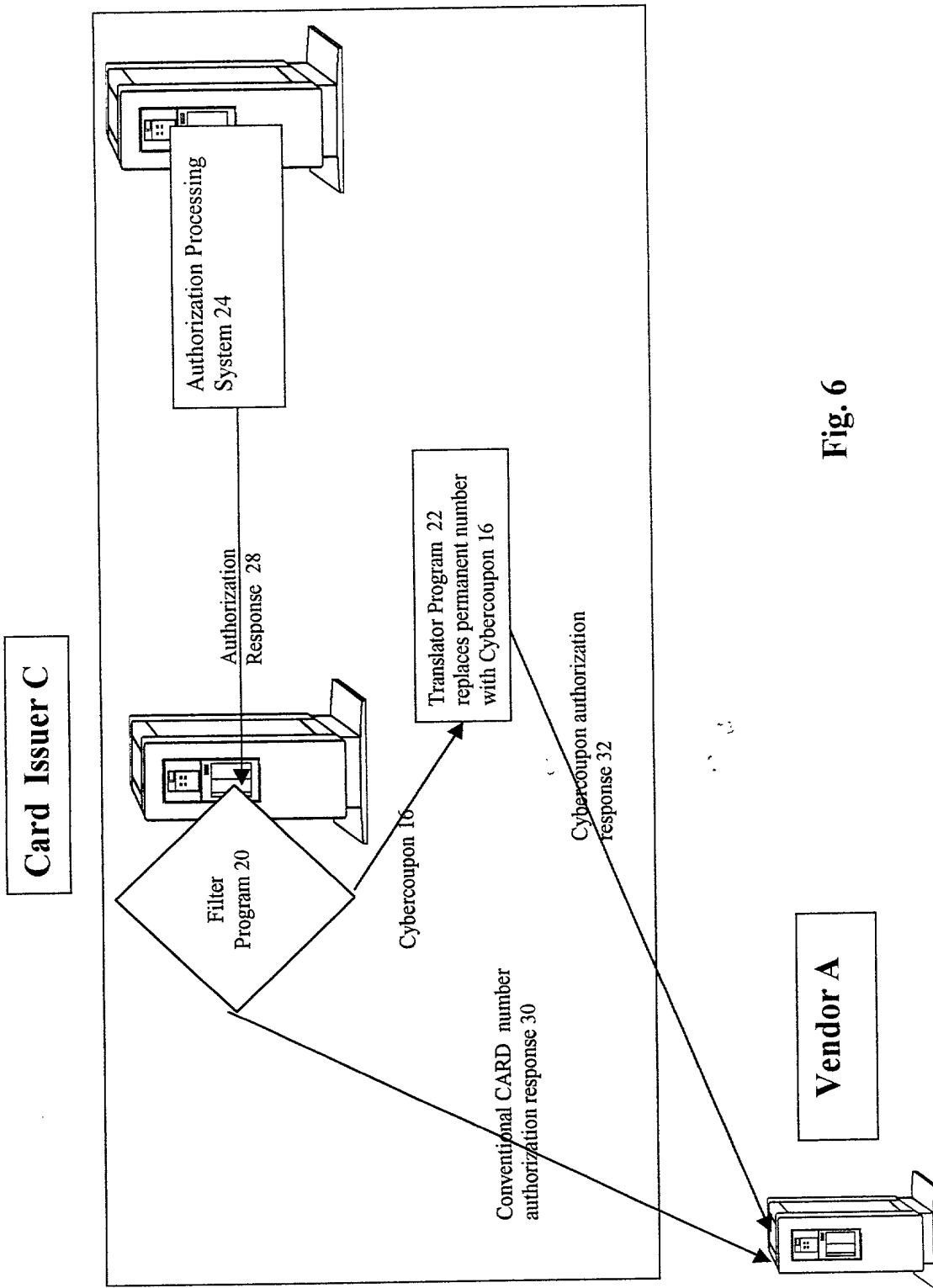
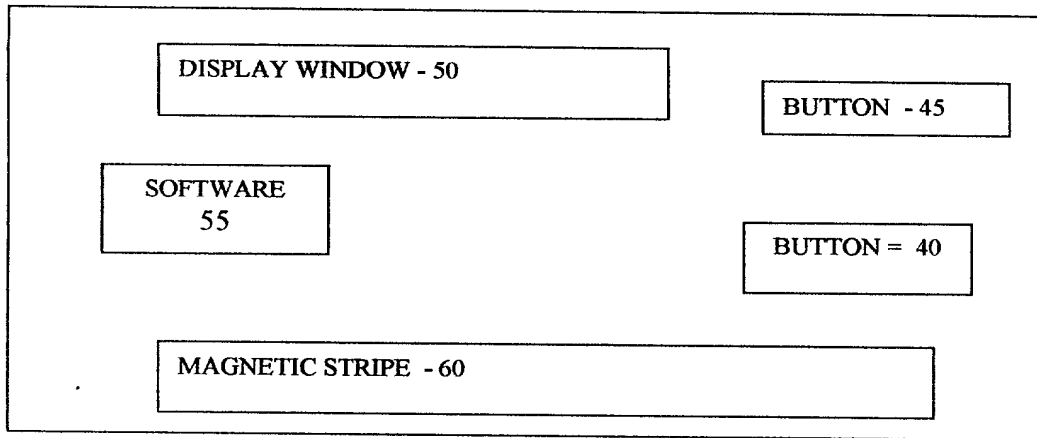


Fig. 6



Combined Magnetic Stripe / Smartcard

Figure 7